



Order Filed on September 20, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Patrick James McBride

Case No.: 17-21832

Hearing Date: 9/19/17

Judge: Kathryn C. Ferguson

Chapter: 7

Recommended Local Form: ☒ Followed ☐ Modified

**ORDER DENYING MOTION TO APPROVE  
REAFFIRMATION AGREEMENT  
RE: M&T Bank**

The relief set forth on the following page is hereby **ORDERED**.

DATED: September 20, 2017

Handwritten signature of Kathryn C. Ferguson in black ink.  
Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

A motion to approve a reaffirmation agreement having been filed on August 25,  
20 17 by M&T Bank (re: 2007 GMC) for entry of an order as set forth above, all  
interested parties having been duly served, the Court having considered all of the papers  
submitted, along with any arguments of counsel, and the Court having found that the Debtor(s)  
has/have performed all steps necessary under 11 U.S.C. § 524(c) to reaffirm the proposed debt;  
and the Court having been unable to make the findings under 11 U.S.C. § 524(c)(6) required to  
approve the reaffirmation agreement; it is

ORDERED that the aforesaid motion is denied.

The successful party shall serve this order on the debtor, any trustee, and all parties who  
entered an appearance on this matter.

*Rev. 7/1/04; jml*

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New Jersey

In re:  
Patrick James McBride  
Debtor

Case No. 17-21832-KCF  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Sep 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2017.

db +Patrick James McBride, 145 Schooner Avenue, Barnegat, NJ 08005-1630

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 22, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Gregory L. Van Dyck on behalf of Plaintiff NJ Department of Labor and Workforce Development,  
Division of Unemployment and Disability Insurance Gregory.VanDyck@dol.lps.state.nj.us  
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,  
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Debtor Patrick James McBride bkwoliver@aol.com,  
r59915@notify.bestcase.com

TOTAL: 6